

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

Valuation of Security Assumption of Executory Contract or Unexpired Lease Lien Avoidance

Last revised: August 1, 2020

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY**

In Re: Case No.: 18-17153 JKS
BEDROS YILMAZ, Judge: JOHN K. SHERWOOD

Debtor(s)

Chapter 13 Plan and Motions

☐ Original ☒ Modified/Notice Required Date: FEBRUARY 21, 2022
☐ Motions Included ☐ Modified/No Notice Required

THE DEBTOR HAS FILED FOR RELIEF UNDER
CHAPTER 13 OF THE BANKRUPTCY CODE

YOUR RIGHTS MAY BE AFFECTED

You should have received from the court a separate *Notice of the Hearing on Confirmation of Plan*, which contains the date of the confirmation hearing on the Plan proposed by the Debtor. This document is the actual Plan proposed by the Debtor to adjust debts. You should read these papers carefully and discuss them with your attorney. Anyone who wishes to oppose any provision of this Plan or any motion included in it must file a written objection within the time frame stated in the *Notice*. Your rights may be affected by this plan. Your claim may be reduced, modified, or eliminated. This Plan may be confirmed and become binding, and included motions may be granted without further notice or hearing, unless written objection is filed before the deadline stated in the *Notice*. The Court may confirm this plan, if there are no timely filed objections, without further notice. See Bankruptcy Rule 3015. If this plan includes motions to avoid or modify a lien, the lien avoidance or modification may take place solely within the chapter 13 confirmation process. The plan confirmation order alone will avoid or modify the lien. The debtor need not file a separate motion or adversary proceeding to avoid or modify a lien based on value of the collateral or to reduce the interest rate. An affected lien creditor who wishes to contest said treatment must file a timely objection and appear at the confirmation hearing to prosecute same.

The following matters may be of particular importance. Debtors must check one box on each line to state whether the plan includes each of the following items. If an item is checked as "Does Not" or if both boxes are checked, the provision will be ineffective if set out later in the plan.

THIS PLAN:

☐ DOES ☒ DOES NOT CONTAIN NON-STANDARD PROVISIONS. NON-STANDARD PROVISIONS MUST ALSO BE SET FORTH IN PART 10.

☐ DOES ☒ DOES NOT LIMIT THE AMOUNT OF A SECURED CLAIM BASED SOLELY ON VALUE OF COLLATERAL, WHICH MAY RESULT IN A PARTIAL PAYMENT OR NO PAYMENT AT ALL TO THE SECURED CREDITOR. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

☐ DOES ☒ DOES NOT AVOID A JUDICIAL LIEN OR NONPOSSESSORY, NONPURCHASE-MONEY SECURITY INTEREST. SEE MOTIONS SET FORTH IN PART 7, IF ANY.

Initial Debtor(s)' Attorney: HR Initial Debtor: BY Initial Co-Debtor:

Part 1: Payment and Length of Plan

a. The debtor shall pay \$ _____ ** per _____ MONTH to the Chapter 13 Trustee, starting on
_____ MAY OF 2018 for approximately _____ 84 months.

b. The debtor shall make plan payments to the Trustee from the following sources:

☒ Future earnings

☐ Other sources of funding (describe source, amount and date when funds are available):

c. Use of real property to satisfy plan obligations:

☐ Sale of real property

Description:

Proposed date for completion: _____

☐ Refinance of real property:

Description:

Proposed date for completion: _____

☐ Loan modification with respect to mortgage encumbering property:

Description:

Proposed date for completion: _____

d. ☐ The regular monthly mortgage payment will continue pending the sale, refinance or loan modification.

e. ☒ Other information that may be important relating to the payment and length of plan:

** i. \$32,451, paid in to date, through February of 2022 (Over Forty-Six (46) Months)

ii. \$600 per month, starting in March of 2022, through and including December of 2022 (Ten Months)

iii. \$1,567 per month, starting in January of 2023, for a period of Twenty-Eight (28) Months

Part 2: Adequate Protection ☒ **NONE**

a. Adequate protection payments will be made in the amount of \$ _____ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to _____ (creditor).

b. Adequate protection payments will be made in the amount of \$ _____ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: _____ (creditor).

Part 3: Priority Claims (Including Administrative Expenses)

a. All allowed priority claims will be paid in full unless the creditor agrees otherwise:

Creditor	Type of Priority	Amount to be Paid
CHAPTER 13 STANDING TRUSTEE	ADMINISTRATIVE	AS ALLOWED BY STATUTE
ATTORNEY FEE BALANCE	ADMINISTRATIVE	BALANCE DUE: \$ Supp. Fees Only
DOMESTIC SUPPORT OBLIGATION		

b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount:
Check one:

☒ None

☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4):

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: ☐ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
NATIONSTAR MORTGAGE DBA CHAMPION MORTGAGE COMPANY	ARREARS RE: REAL ESTATE TAXES AND/OR INSURANCE PAID BY LENDER (164 CAMDEN ST., ROSELLE PARK, NJ)	\$67,554.15 (PRE-PETITION AND POST-PETITION ARREARS TO BE PAID THROUGH PLAN PER ORDER)	N/A	\$67,554.15	CONT'D PAYMENTS BY THE DEBTOR OF ONGOING RE TAXES & PAYMENT OF PROP. INSURANCE
ROSELLE PARK TC	RE TAX ARREARS	\$0 OR UNKNOWN	N/A	\$0 OR UNKNOWN	CONT'D PAYMENTS

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: ☒ NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

c. Secured claims excluded from 11 U.S.C. 506: ☒ NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments ☒ NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

**NOTE: A modification under this Section ALSO REQUIRES
the appropriate motion to be filed under Section 7 of the Plan.**

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender ☐ NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt
TOYOTA MOTOR CREDIT	2018 TOYOTA RAV4 (STAY RELIEF GRANTED)	UNKNOWN	SURRENDER IN FULL SATISFACTION OF CLAIM

f. Secured Claims Unaffected by the Plan ☒ **NONE**

The following secured claims are unaffected by the Plan:

g. Secured Claims to be Paid in Full Through the Plan: ☒ **NONE**

Creditor	Collateral	Total Amount to be Paid Through the Plan

Part 5: Unsecured Claims ☐ **NONE**

a. Not separately classified allowed non-priority unsecured claims shall be paid:

- ☐ Not less than \$ _____ to be distributed *pro rata*
- ☐ Not less than _____ percent
- ☒ *Pro Rata* distribution from any remaining funds

b. Separately classified unsecured claims shall be treated as follows:

Creditor	Basis for Separate Classification	Treatment	Amount to be Paid

Part 6: Executory Contracts and Unexpired Leases ☐ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment
TOYOTA MOTOR CREDIT	NONE	UNEXPIRED LEASE PERTAINING TO AUTOMOBILE	REJECT LEASE	N/A; REJECT LEASE. SURRENDER IN FULL SATISFACTION OF CLAIM

Part 7: Motions ☒ NONE

NOTE: All plans containing motions must be served on all affected lienholders, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service, Notice of Chapter 13 Plan Transmittal*, and valuation must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f). ☒ NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. ☒ **NONE**

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

- ☒ Upon confirmation
☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

c. Order of Distribution

The Standing Trustee shall pay allowed claims in the following order:

- 1) Ch. 13 Standing Trustee commissions
- 2) Counsel Fees and Supp. Counsel Fees (Fully Paid before other claims)
- 3) Secured Claims and then Priority Claims
- 4) Unsecured Claims

d. Post-Petition Claims

The Standing Trustee ☐ is, ☒ is not authorized to pay post-petition claims filed pursuant to 11 U.S.C. Section 1305(a) in the amount filed by the post-petition claimant.

Part 9: Modification ☐ NONE

NOTE: Modification of a plan does not require that a separate motion be filed. A modified plan must be served in accordance with D.N.J. LBR 3015-2.

If this Plan modifies a Plan previously filed in this case, complete the information below.

Date of Plan being modified: JUNE 5, 2021.

Explain below **why** the plan is being modified:

My son is the principal contributor. He was laid off from his position on January 20, 2022, so he will not be able to contribute the amount necessary to fund the higher plan payments at this time. So the plan payments are being reduced, to the amount of \$600 per month, for a period of ten (10) months, to allow my son to regain employment and resume regular payments. The plan provides for an increase in payments in January of 2023, to the amount sufficient to cover plan obligations, with the assumption that my son will be back to work again, enabling him to fully contribute, so that the plan may be effectuated.

Explain below **how** the plan is being modified:

Plan payments are being reduced, for ten months, during the period that the Debtor's son is not working and/or the period necessary for the son to regain suitable employment. Plan payments increase to \$1,567 after ten months to pay plan obligations. No other material changes to the plan. Plan term continues at 84 months consistent with the Cares Act.

Are Schedules I and J being filed simultaneously with this Modified Plan?

☐ Yes

☒ No

Part 10: Non-Standard Provision(s): Signatures Required

Non-Standard Provisions Requiring Separate Signatures:

☒ NONE

☐ Explain here:

Any non-standard provisions placed elsewhere in this plan are ineffective.

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: FEBRUARY 21, 2022

/S/ BEDROS YILMAZ
Debtor

Date: _____

Joint Debtor

Date: FEBRUARY 21, 2022

/S/ HERBERT B. RAYMOND, ESQ.
Attorney for Debtor(s)

In re:
Bedros Yilmaz
Debtor

Case No. 18-17153-JKS
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Feb 22, 2022

User: admin
Form ID: pdf901

Page 1 of 3
Total Noticed: 43

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 24, 2022:

Recip ID	Recipient Name and Address
db	+ Bedros Yilmaz, 164 Camden Street, Roselle Park, NJ 07204-2025
cr	+ Toyota Motor Credit Corporation, P.O. Box 340514, Tampa, FL 33694-0514
517447484	+ Champion Mortgage, P0 Box 5788, Cleveland, OH 44101-0788
517447483	+ Champion Mortgage, 4910 Tiedeman Road, Cleveland, OH 44144-2338
517447485	+ Champion Mortgage, 2617 College Park Drive, Scottsbluff, NE 69361-2294
517447486	Champion Mortgage Company, PO Box 40724, Lansing, MI 48901-7924
517601316	+ NATIONSTAR MORTGAGE LLC, CHAMPION MORTGAGE COMPANY, 8950 Cypress Waters Blvd., Coppell TX 75019-4620
517447496	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage , LLC, PO Box 299008, Lewisville, TX 75029
517447497	++ NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096 address filed with court:, Nationstar Mortgage Inc., 350 Highland Drive, Lewisville, TX 75067
517447493	+ Nationstar Mortgage, PO Box 619093, Dallas, TX 75261-9093
517447492	+ Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783
517447495	+ Nationstar Mortgage Inc, PO Box 619097, Dallas, TX 75261-9097
517447498	+ RAS Cintron, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517447500	+ Roselle Park Tax Collector, Borough Hall, 110 E. Westfield Avenue, Roselle Park, NJ 07204-2021
517447505	+ Township of Roselle Park, Tax Collector, 110 E. Westfield Avenue, Roselle Park, NJ 07204-2021
517447507	++ WELLS FARGO BANK NA, 1 HOME CAMPUS, MAC X2303-01A, DES MOINES IA 50328-0001 address filed with court:, Wells Fargo Bank, Attn: Bankruptcy Dept, P0 Box 6429, Greenville, SC 29606
517447508	+ Wells Fargo Bank, P0 Box 3117, Winston Salem, NC 27102-3117
517447509	Wells Fargo Bank, PO Box 1225, Charlotte, NC 28201-1225
517447510	+ Wells Fargo Bank, Attn: National Asset Recovery, PO Box 701, Chesterfield, MO 63006-0701
517447511	+ Wells Fargo Bank, PO Box 28724, Kansas City, MO 64188-8724
517447512	+ Wells Fargo Home Loans, 1 Home Campus, Des Moines, IA 50328-0001
517447513	+ Wells Fargo Home Mortgage, PO Box 10437, Des Moines, IA 50306-0437

TOTAL: 22

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Feb 22 2022 23:19:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Feb 22 2022 23:19:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/Text: RASEBN@raslg.com	Feb 22 2022 23:19:00	Nationstar Mortgage LLC D/B/A Champion Mortgage Co, Robertson, Anschutz & Schneid, P.L., 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853
517447476	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 22 2022 23:19:00	Barclays Bank Delaware, Attn: Correspondence, P0 Box 8801, Wilmington, DE 19899-8801
517447477	+ Email/Text: BarclaysBankDelaware@tsico.com		

District/off: 0312-2

User: admin

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Date Rcvd: Feb 22, 2022

Form ID: pdf901

Total Noticed: 43

		Feb 22 2022 23:19:00	Barclays Bank Delaware, Po Box 8803, Wilmington, DE 19899-8803
517447478	+ Email/Text: BarclaysBankDelaware@tsico.com	Feb 22 2022 23:19:00	Barclays Bank Delaware, PO Box 8833, Wilmington, DE 19899-8833
517447482	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 22 2022 23:15:52	Capital One, PO Box 85015, Richmond, VA 23285-5015
517447480	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 22 2022 23:15:37	Capital One, 15000 Capital One Dr, Richmond, VA 23238
517447479	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 22 2022 23:15:52	Capital One, Attn: Bankruptcy, P0 Box 30285, Salt Lake City, UT 84130-0285
517447481	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 22 2022 23:15:27	Capital One, PO Box 85617, Richmond, VA 23285-5617
517541454	Email/PDF: AIS.cocard.ebn@aisinfo.com	Feb 22 2022 23:15:30	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083
517447488	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 22 2022 23:16:06	Chase Bank, PO Box 15153, Wilmington, DE 19886
517447489	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 22 2022 23:16:06	Chase Bank, PO Box 659732, San Antonio, TX 78265
517447490	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 22 2022 23:15:27	Chase Card Services, Correspondence Dept., P0 Box 15298, Wilmington, DE 19850
517447491	Email/PDF: ais.chase.ebn@aisinfo.com	Feb 22 2022 23:16:06	Chase Card Services, Po Box 15298, Wilmington, DE 19850
517447496	Email/Text: nsm_bk_notices@mrcooper.com	Feb 22 2022 23:19:00	Nationstar Mortgage , LLC, PO Box 299008, Lewisville, TX 75029
517447497	Email/Text: nsm_bk_notices@mrcooper.com	Feb 22 2022 23:19:00	Nationstar Mortgage Inc., 350 Highland Drive, Lewisville, TX 75067
517601316	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 22 2022 23:19:00	NATIONSTAR MORTGAGE LLC, CHAMPION MORTGAGE COMPANY, 8950 Cypress Waters Blvd., Coppell TX 75019-4620
517447492	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 22 2022 23:19:00	Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783
517447495	+ Email/Text: nsm_bk_notices@mrcooper.com	Feb 22 2022 23:19:00	Nationstar Mortgage Inc, PO Box 619097, Dallas, TX 75261-9097
517447501	+ Email/PDF: gecsed@recoverycorp.com	Feb 22 2022 23:16:08	Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
517447502	+ Email/PDF: gecsed@recoverycorp.com	Feb 22 2022 23:15:56	Synchrony Bank, P0 Box 965015, Orlando, FL 32896-5015
517447503	+ Email/PDF: gecsed@recoverycorp.com	Feb 22 2022 23:15:34	Synchrony Bank/ JC Penneys, Attn: Bankruptcy Dept, P0 Box 965060, Orlando, FL 32896-5060
517447504	+ Email/PDF: gecsed@recoverycorp.com	Feb 22 2022 23:16:06	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
517447506	Email/Text: TFS_Agency_Bankruptcy@toyota.com	Feb 22 2022 23:19:00	Toyota Motor Credit, 19001 South Western Avenue, PO Box 2958, Torrance, CA 90509
517530417	+ Email/Text: ToyotaBKNotices@nationalbankruptcy.com	Feb 22 2022 23:19:00	Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

District/off: 0312-2

User: admin

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Date Rcvd: Feb 22, 2022

Form ID: pdf901

Total Noticed: 43

Recip ID	Bypass Reason	Name and Address
517447494	*+	Nationstar Mortgage, PO Box 650783, Dallas, TX 75265-0783
517447499	*+	RAS Cintron, LLC, 130 Clinton Road, Suite 202, Fairfield, NJ 07004-2927
517447487	##+	Champion Mortgage Company, P0 Box 1948, Scottsbluff, NE 69363-1948

TOTAL: 0 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 24, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 21, 2022 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Motor Credit Corporation dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Toyota Motor Credit Corporation bk@stewartlegalgroup.com
Herbert B. Raymond	on behalf of Debtor Bedros Yilmaz herbertraymond@gmail.com raymondmail@comcast.net;bankruptcyattorneys@comcast.net;herbertraymond@gmail.com;carbonell_c@hotmail.com;kdelyon.raymond@gmail.com;herbertraymond5967@yahoo.com;raymondlaw5622@gmail.com;courtemails789@gmail.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Motor Credit Corporation kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Laura M. Egerman	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company bkyecf@rasflaw.com bkyecf@rasflaw.com;legerman@rasnj.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melissa N. Licker	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Phillip Andrew Raymond	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com
Rebecca Ann Solarz	on behalf of Creditor Toyota Motor Credit Corporation rsolarz@kmlawgroup.com
Sindi Mncina	on behalf of Creditor Nationstar Mortgage LLC D/B/A Champion Mortgage Company smncina@raslg.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 11